

# **EXHIBIT A**

P.O. BOX 5804  
TROY MI 48007-5804  
RETURN SERVICE REQUESTED



Valentine & KEBARTAS, LLC  
P.O. Box 325  
Lawrence, MA 01842  
(978) 975-0799  
(800) 731-7766  
**Office Hours**  
Monday - Thursday: 8am - 8pm  
Friday: 8am - 5pm  
Saturday: 8am - Noon



S-OTVAKI10 L-105-NY  
P7OS6S00200030 -533457039 100089  
EBONY M JUDGE



VALENTINE & KEBARTAS, LLC.  
P.O. BOX 325  
LAWRENCE MA 01842-0325



December 5, 2017

Account No: [REDACTED] 01-0000	Total Due: \$ 714.73
OWNER NAME: LVNV FUNDING LLC	

✂ Detach Upper Portion And Return With Payment ✂

VKI ACCT#: [REDACTED] 01-0000  
ORIGINAL CREDITOR: CAPITAL ONE N.A.  
OWNER NAME: LVNV FUNDING LLC  
TOTAL DUE : \$ 714.73

The total amount of the debt due as of charge-off: \$714.73  
The total amount of interest accrued since charge-off: \$0.00  
The total amount of non-interest charges or fees accrued since charge-off: \$0.00  
The total amount of payments made on the debt since the charge-off: \$0.00

Please note that a negative credit bureau report reflecting on your credit record may be submitted to a credit reporting agency by the current account owner if you fail to fulfill the terms of your credit obligations. This notice in no way affects any rights you may have.

Dear EBONY M JUDGE,

WE HAVE BEEN ASKED TO CONTACT YOU TO ARRANGE A RESOLUTION OF YOUR DELINQUENT ACCOUNT.

ACCORDING TO OUR RECORDS, FULL PAYMENT OF YOUR ACCOUNT IS LONG OVERDUE. PLEASE CONTACT OUR OFFICE AT (800) 731-7766.

USE THE ENCLOSED ENVELOPE TO REMIT PAYMENT OF THE OUTSTANDING BALANCE.

**\*\*\* IMPORTANT \*\*\***

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST OF THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**



01-0000

Signature of Cardholder

### Driver's License

1. Supplementary security income, (SSI);
2. Social Security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

## PRIVACY NOTICE

This Privacy Notice is being provided on behalf of each of the following related companies (collectively, the Sherman Companies"). It describes the general policy of the Sherman Companies regarding the personal information of customers and former customers.

Resurgent Capital Services L.P	LVNV Funding, LLC	Ashley Funding Services LLC
Sherman Acquisition L.L.C.	PYOD LLC	SFG REO, LLC
Resurgent Capital Services PR LLC	Anson Street LLC	Pinnacle Credit Services, LLC
CACV of Colorado, LLC	CACH, LLC	



**Information We May Collect.** The Resurgent Companies may collect the following personal information:

(1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

**Confidentiality and Security of Collected Information.** At the Resurgent Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform certain services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

**Sharing Collected Information with Affiliates** From time to time, the Resurgent Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act or applicable state law.

**Sharing Collected Information with Third Parties** The Resurgent Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collection Practices Act and applicable state law.

